



Claims:

I claim

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1 to 13 inclusive - Withdrawn

14. New An access card and authentication system in which a registered user may be verified by the user providing, from an array of data provided, a series of
10 elements which together comprise a specific predetermined verification code which varies on each and every occasion of use.

15 New An access card and authentication system comprising a central computer and one or more card reading terminals provided at remote locations and able to
15 communicate with the central computer in order to verify the validity of the access card being presented and read at the terminals, such cards being authenticated by the user providing, from an array of data provided, a series of elements which together comprise a specific predetermined verification code which varies on each and every occasion of use.

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16 New The access card and authentication system of claim 15 wherein the array of data comprises digits or letters provided for each day of the month, some or all of which are required as elements of a specific verification code for that day.

25 17. New The access card and authentication system of claim 16 wherein the series of elements together comprising a specific verification code include one or more elements from a Fixed Personal Identification Number ("PIN").

18. New The access card and authentication system of claim 17 wherein from the
30 array of data the series of elements comprising the specific verification code for each occasion of use are determined by the day of the week, the date and the month

together with one or more codes from the Fixed PIN as indicated by reference to that array, the day and the use number on that day.

19. New The access card and authentication system of claim 18 wherein the
5 particular elements of the codes determined as set forth therein are provided by the cardholder by input into a remote terminal connected to a central computer in the particular order prompted by that central computer.

20. New The access card and authentication system of claim 19 wherein the
10 particular elements of the codes determined as set forth therein comprise part of a single use payment card number associated with a payment card and payment card system for use on that specific occasion.